

In the Claims: Please amend the claims as indicated:

1 1. (Currently Amended) A method of operating a computer on a network,
2 without human intervention, comprising the steps of:

3 a) automatically receiving customer account data originating from a
4 customer computer and amount data from a ~~remote~~ merchant computer via said
5 network;

6 b) based upon said account data and said amount data, automatically
7 establishing an authorization indicia; and,

8 c) ~~automatically communicating said authorization indicia to said remote~~
9 ~~computer via said network~~ based upon said authorization indicia, connecting
10 said customer computer to said merchant computer.

1 2. (Currently Amended) The method according to claim 1, further
2 including the step of communicating a password to said ~~remote~~ customer
3 computer.

1 3. (Original) The method according to claim 2, wherein the step of
2 communicating a password includes the step of sending the password via said
3 network.

1 4. (Original) The method according to claim 1, wherein the step of
2 establishing an authorization indicia includes the step of communicating said
3 account data and amount data via a phone network.

1 5. (Original) The method according to claim 4, wherein the step of
2 establishing an authorization indicia includes the step of receiving an
3 acceptance indicia via said phone network.

4 6. (Currently Amended) ~~An automatic~~ method of processing a payment
5 order over a network ~~without human intervention~~ comprising the steps of:
6 a) ~~automatically~~ receiving customer account data and amount data via
7 said network;
8 b) based upon said account data and said amount data, ~~automatically~~
9 establishing an authorization indicia; and,
10 c) ~~automatically communicating said authorization indicia to a remote~~
11 ~~computer via said network for the satisfaction of said payment order based~~
12 upon said authorization indicia, connecting a customer computer to a merchant
13 computer via said network.

1 7. (Currently Amended) The method according to claim 6, further
2 including the step of communicating a password to ~~a second remote~~ said
3 customer computer.

1 8. (Original) The method according to claim 7, wherein the step of
2 communicating a password includes the step of sending the password via said
3 network.

1 9. (Original) The method according to claim 6, wherein the step of
2 establishing an authorization indicia includes the step of communicating said
3 account data and amount data via a phone network.

1 10. (Original) The method according to claim 9, wherein the step of
2 establishing an authorization indicia includes the step of receiving an
3 acceptance indicia via said phone network.

1 11. (Currently Amended) An Internet payment processing method ~~operating~~
2 ~~without human intervention~~ comprising the steps of:

3 a) automatically receiving customer account data originating from a
4 customer computer and amount data from a ~~remote~~ merchant computer via said
5 Internet;

6 b) based upon said account data and said amount data, automatically
7 establishing an authorization indicia indicative of payment compliance; and,

8 c) ~~automatically communicating said authorization indicia to said remote~~
9 ~~computer via said Internet~~ based upon said authorization indicia, connecting
10 said customer computer to said merchant computer.

1 12. (Currently Amended) The method according to claim 11, further
2 including the step of communicating a password to ~~a second remote~~ said
3 customer computer.

1 13. (Original) The method according to claim 12, wherein the step of
2 communicating a password includes the step of sending the password via said
3 Internet.

1 14. (Deleted)